
County of Lambton
Housing Analysis & Recommended
Affordable Housing Strategy

Summary Document

September 2005

Prepared by



INTRODUCTION

Housing is a basic need and a fundamental building block of inclusive and healthy communities, similar to other elements such as schools, parks, retail, health and recreational facilities. Ideally, the housing market can be seen as a continuum, where supply responds to the changing range of demands of the community. However, housing needs along the continuum are not always met in the market, especially for those with lower income or those with health-related or other unique needs that precipitate special housing requirements.

Traditionally, gaps in these segments of housing supply have been addressed, at least partly, through government intervention in the form of housing programs and policies. However, shifting government priorities and responsibilities have led to change in the range of available tools to respond to these needs. As a result, the County of Lambton has decided to develop a comprehensive strategy to address the continuum of housing needs within its communities.

Study Background

The County of Lambton has been designated as Service Manager responsible for administration of social housing in the County and works closely with housing providers, area municipalities, community-based service agencies, social housing residents and applicants and the community at large to try and meet local housing needs. The Joint Local Transfer Plan for Social Housing prepared and approved in 2001 sets out the approach through which its responsibilities as Service Manager are carried out.

In view of the new housing responsibilities as Service Manager, Lambton County has recognized a need to develop a housing strategy in order to identify the range of housing needs facing the area and to determine approaches to help meet these needs.

Study Goals and Objectives

The intended overall outcome of the study is to develop a framework document that assists Lambton County with the development of a Housing Strategy for all municipalities in the area. The strategy is to communicate the area's plan to deliver affordable housing alternatives for Lambton County residents on an immediate, short and long term basis.

Study Approach and Format

The study contains two phases. Part one is the *Housing Analysis*. This phase is a comprehensive synopsis of the current and projected housing needs in the County of Lambton. The *Housing Analysis* builds upon existing data and provides analysis of Lambton's housing market in order to develop an understanding of the County's complete housing continuum including current and projected trends in housing supply

and demand over the short, medium and longer terms. This report forms the foundation upon which the strategy is developed.

The preparation of the *Housing Analysis* involved a number of activities aimed at identifying key housing issues and prioritizing these issues. Specifically, the following activities were undertaken:

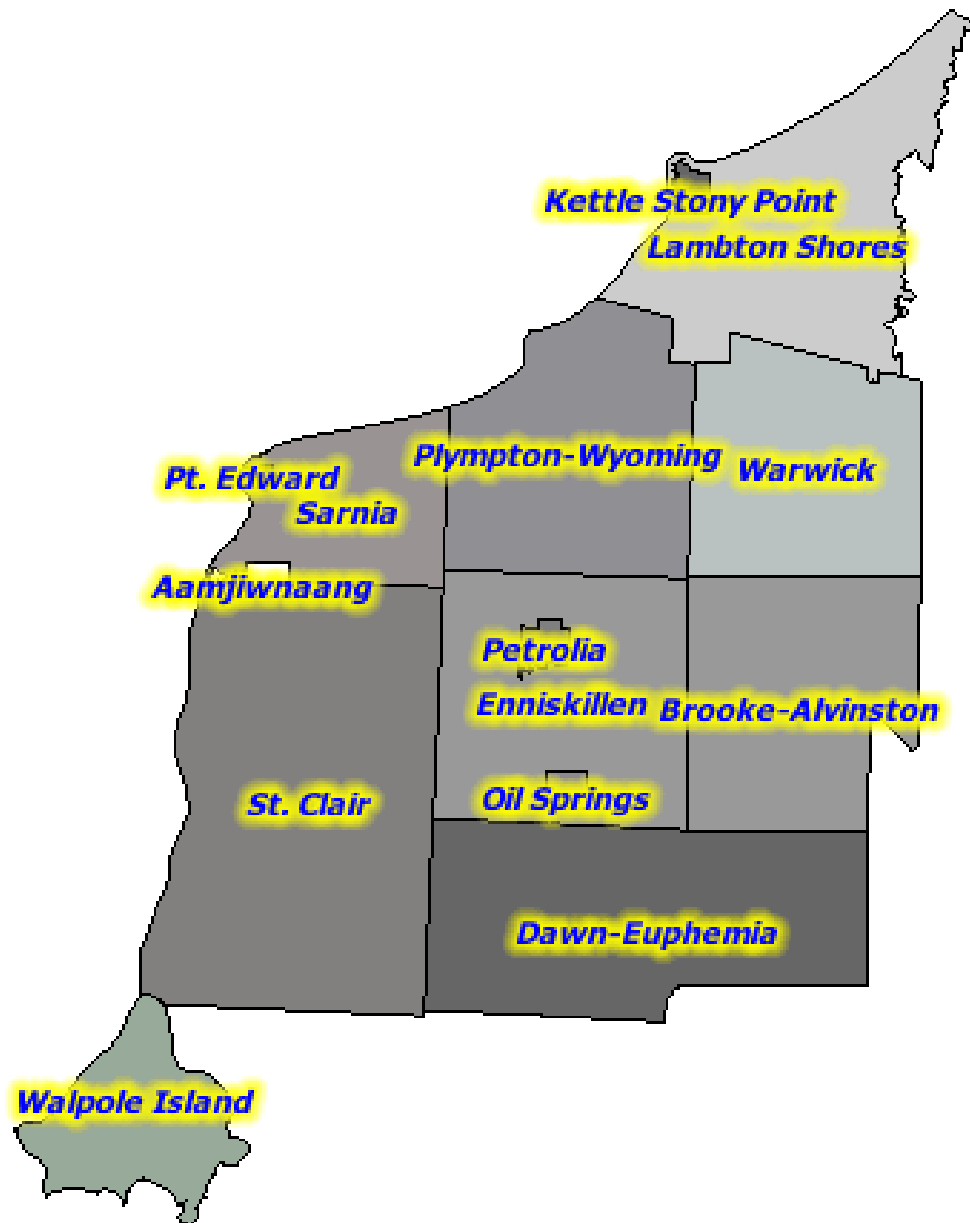
- Identified key informants in consultation with the County of Lambton and interviewed informants for additional information and insight into broad housing issues as appropriate.
- Conducted extensive review of background materials identified by the County and key informants.
- Obtained statistics Canada census profile data for 1981, 1991, 1996 and 2001.
- Obtained custom tabulations of Statistics Canada data for 1996 and 2001, in cooperation with County staff, and incorporated this data into the analysis.
- Held consultation sessions in Sarnia and Wyoming with key stakeholders to confirm findings and priority housing issues.
- Prepared a comprehensive synopsis of the current and projected housing needs throughout the County.

Phase Two is the development of a comprehensive *Housing Strategy*. This component of the study focuses on innovative approaches to the housing supply and in particular the development of options that may be implemented separately or together to meet the area's affordable housing needs identified in the *Housing Analysis*.

Study Area

The map on the next page shows the area under study. As shown, there are a total of eleven municipalities in Lambton County. Most of these municipalities are the result of recent amalgamation of smaller municipalities. In addition to these municipalities, Lambton County is also home to three Native Reserves; Sarnia Reserve, Walpole Island First Nation Reserve and Kettle & Stony Point Reserve. Statistics Canada has suppressed the data for Kettle & Stony Point Reserve and as a result, no data has been provided for this area. Where data for the Reserves was available it has been presented in the *Housing Analysis* report. For the purpose of the Housing Analysis, the 1986 to 1996 areas have been amalgamated to reflect the current boundaries.

Figure 1: Lambton County Geographic Area



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GAPS IN THE COUNTY OF LAMBTON HOUSING MARKET

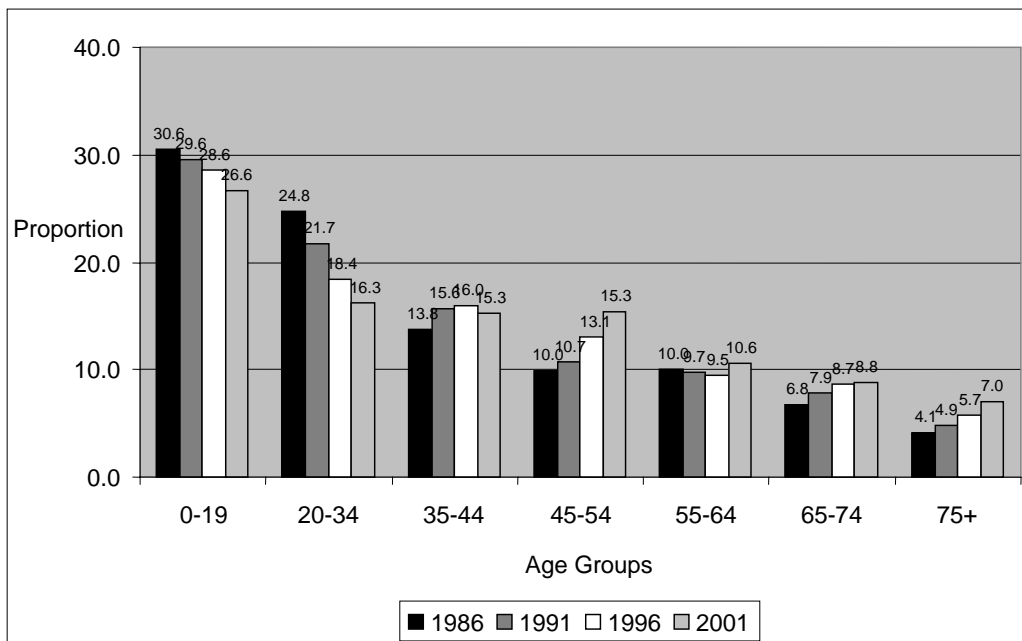
The *Housing Analysis* provided a review of the housing demand and supply in the County of Lambton. This review included an analysis of population and household characteristics, the existing housing stock, the homeownership market, the rental market, and housing for special needs. The *Housing Analysis* also identified population and housing projects and provided an assessment of the County's ability to meet the identified targets based on the inventory of designated and available lands.

Based on this analysis, a number of needs and gaps have been identified that can be considered as the priority housing issues and concerns for the County. These priority issues then become the primary focus of the recommended strategies. These twelve priority issues are summarized below.

1. There is a Need to Meet the Unique Housing Requirements of a Growing Seniors Population

Overall, the population of Lambton County has declined between 1991 and 2001. However, the population is aging steadily, with a population over the age of 65 higher than the provincial average. Lambton County can expect an increase of about 13,000 seniors by 2031.

Trends in Age Distribution, Lambton County, 1986 to 2001



Source: Statistics Canada, 1986, 1991, 1996 & 2001 Census

At the same time, little new housing aimed at the meeting the growing range of needs among these seniors is being provided. Many seniors on fixed income have few housing options. Some senior homeowners are faced with increasing utility and maintenance costs, but have insufficient incomes to meet these costs. Other seniors are experiencing increasing physical difficulty coping with the demands of home ownership. Seniors in rural communities face a lack of services and are experiencing difficulty staying within their traditional communities. The lack of transportation makes it difficult for many of these seniors to access required services. At the same time, a growing number of seniors from outside of Lambton are seeking to retire in the area due to its attractive environment and relatively lower housing costs than most parts of Ontario.

A much greater range of housing options are needed for this growing seniors population. With an aging population also comes a need to expand the range of support services to help seniors age in place.

2. There is a Need to Ensure that New Housing Stock is More Diversified

Overall, Lambton County displays a very high proportion of single detached dwellings. New units coming onto the market are continuing this trend to an even greater extent. As shown below, 76.9% of all housing starts for the Sarnia CA were for single detached dwellings.

Housing Starts Based on CMHC Findings for the Sarnia CA, 1990 to 2004

Year	Ownership Units					Rental Units		Totals		
	Freehold			Condo		row	apt	Total Row	Total Apt	Grand Total
	single	semi	row	row	apt					
1990	200	4	-	44	-	6	42	50	42	296
1991	151	8	-	-	43	-	153	-	196	355
1992	168	16	--	44	-	41	36	85	36	305
1993	187	-	-	-	-	40	20	40	20	247
1994	171	8	6	-	-	-	-	6	-	185
1995	82	2	8	-	-	-	-	8	-	92
1996	89	4	12	-	-	-	-	12	-	105
1997	162	-	4	-	-	-	-	4	-	166
1998	144	4	4	-	-	8	-	12	-	160
1999	210	8	-	-	-	-	-	-	-	218
2000	175	2	-	-	-	-	-	-	-	177
2001	152	-	3	-	-	-	-	3	-	155
2002	201	2	7	-	-	-	164	7	164	374
2003	201	2	-	-	-	-	-	-	-	203
2004	194	-	-	-	-	-	-	-	-	194
Total (1990 - 2004)	2,487	60	44	88	43	95	415	227	458	3,232
Total as Percentage	76.9	1.9	1.4	2.7	1.3	2.9	12.8	7.0	14.2	

Source: CMHC Housing Starts and Completions Data, 1990 -2003

Various factors point to the need for the creation of a wider variety of dwelling types required to suit the changing needs of the community. For example, with an increasingly older population, it will be important to offer a wider range of dwelling types for those households who want to scale down.

In addition, the *Housing Analysis* showed declining household sizes, an increase in the number of smaller households, and an increase in the share of non-family households (mostly singles) and a growing number of lone parent families. Many such households are currently experiencing affordability issues due to lack of suitable units in Lambton County. Ultimately, these households would benefit from additional smaller, affordable units such as bachelor and one bedroom apartment units. Therefore, a housing mix that provides a greater range and balance of unit types would be appropriate for Lambton County.

Trends in Persons per Household, Lambton County, 1986-2001



Source: Statistics Canada, 1986, 1991, 1996 and 2001 Census

3. Diversification of Economy Points to a Strong Demand for Affordable Housing

The diversification of the economy in Lambton County into areas such as call centres and gaming is expanding the number of lower paying jobs. This diversification in employment means that housing will need to be diversified as well. More affordable options will need to be created for individuals with lower paying jobs.

As shown on the next page, the County of Lambton has a higher unemployment rate and a lower average income when compared to the province. Therefore, it is critical

that solutions to meeting housing needs of lower income households must involve assisting these individuals in increasing their incomes so they can increase the range of housing options available to them.

Unemployment Rate Based on Statistics Canada Data

Municipality	1996	2001
St. Clair	9.1	6.2
Dawn-Euphemia	6.3	5.4
Brooke-Alvinston	6.0	3.6
Enniskillen	6.1	3.6
Oil Springs	12.7	4.7
Petrolia	6.7	3.9
Sarnia	10.8	7.6
Point Edward	8.4	7.4
Plympton-Wyoming	8.3	3.9
Lambton Shores	6.4	4
Warwick	4.3	3.7
Walpole Island Reserve	25.2	n/a
Sarnia Reserve	27.1	21.8
Lambton County	9.5	6.6
Ontario	9.1	6.1

Source: Statistics Canada, 1996 and 2001 Census

Comparison of Average Household Income, 1990-2000

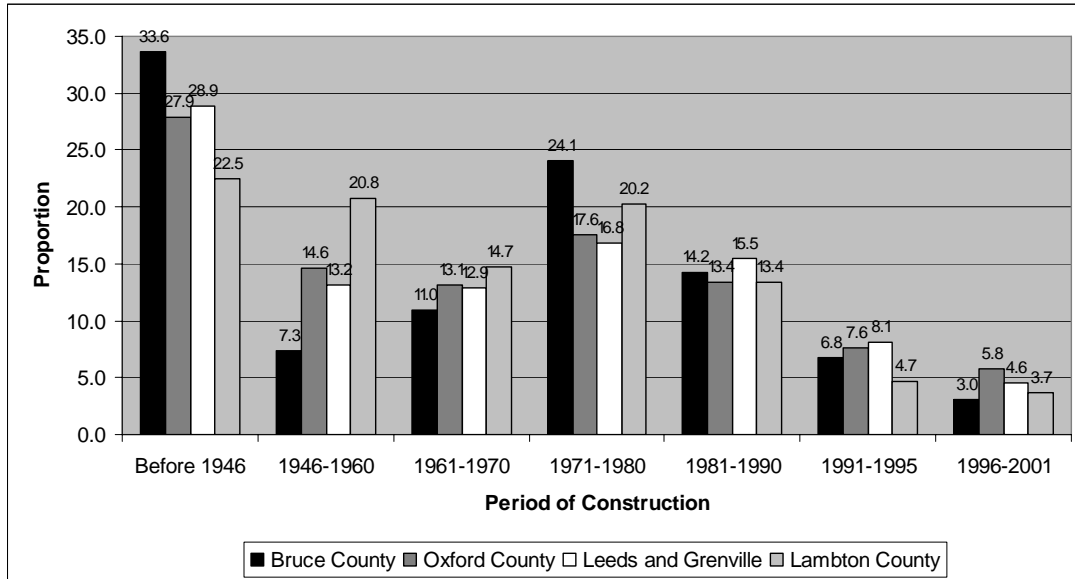
Area	1990	1995	2000	% Change 1990- 1995	% Change 1995-2000	% Change 1990-2000
Lambton County	\$49,093	\$51,553	\$57,853	5.0%	12.2%	17.8%
Ontario	\$52,225	\$54,291	\$66,836	4.0%	23.1%	28.0%
Canada	\$46,137	\$48,552	\$58,360	5.2%	20.2%	26.5%

Source: Statistics Canada, 1991 & 1996, 2001 Census

4. There is a Need to Monitor Condition of Housing Stock

The overall housing stock in Lambton County is older than the province as a whole, as well as other similar municipalities. Compared to other mostly rural communities such as Oxford County, the United Counties of Leeds and Grenville and Bruce County, Lambton County had the lowest rate of housing construction post 1980. In addition, Lambton County's rental housing stock is much older than the provincial average. Various community partners indicated that some of the affordable rental housing units that are available through private landlords are substandard in nature. Efforts are needed by the County and local municipalities to address these concerns.

Figure 2: Comparing Age of Lambton County Dwellings with Bruce, Leeds and Grenville and Oxford, 2001



Source: Statistics Canada, 2001 Census

5. Many Renter Households Struggling to Enter Homeownership

Affordability issues among households earning lower incomes preclude most from obtaining ownership housing. As a result, most of these households turn to the rental market to satisfy their needs. The affordability analysis found that most households earning less than \$30,000 cannot afford home ownership.

Approximately thirty percent of all households in Lambton County earned less than \$29,999 in 2001 and could therefore afford up to \$105,000 in ownership costs. Based on the average sales prices provided by the Sarnia-Lambton Real Estate Board such units are in somewhat short supply in Lambton County. The average cost for a dwelling in the County in 2004 was \$140,000. Only the municipalities of Brooke-Alvinston (\$73,587) and Dawn-Euphemia (\$103,500) had average resale prices below \$105,000.

Affordable Ownership Costs Based on Household Income, Lambton County, 2000

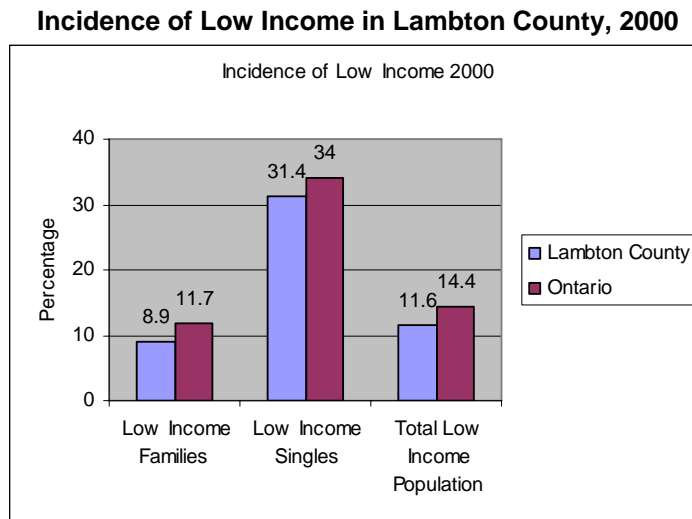
Household Income	Affordable Ownership (Unit Cost)
Under \$10,000	Under \$71,500
\$10,000 to \$19,999	
\$20,000 to \$29,999	\$71,500 to \$105,000
\$30,000 to \$39,999	\$105,001 to \$140,000
\$40,000 to \$49,999	\$140,001 to \$172,400
\$50,000 and over	\$172,400 and over

Source: SHS Inc. calculations

6. Some Segments of the Population will Require Rent Subsidies to Meet Their Housing Needs

The data show that average household income for Lambton County, while growing steadily in recent years, is below both provincial and national levels. The comparatively low level of income directly affects the ability of local households to afford housing costs.

There is a considerable incidence of low income in Lambton County. The incidence of low income is particularly significant within Sarnia where 14.7% of the population are in low income households. Overall, 8.9% of families, 31.4% of single households and 11.6% of the total population are considered to be living below the poverty line according to the Statistics Canada definition of low income. As a result, particular attention should be placed on these population groups in developing new housing polices and affordable housing strategies.



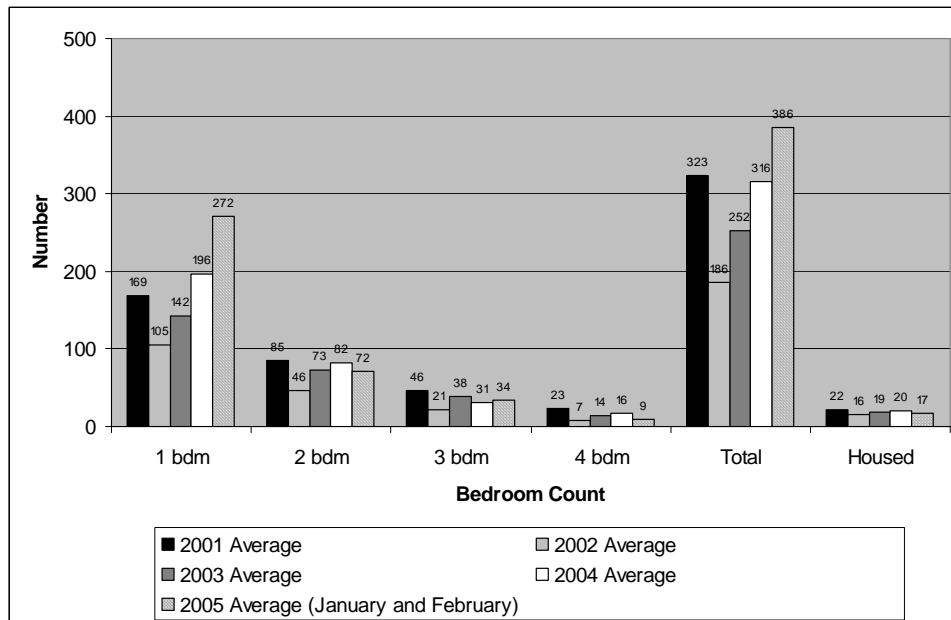
Source: Statistics Canada, 2001

In addition, fairly long waiting lists for subsidized housing in areas of the County point to the need for additional rent-supplement units or other forms of rental subsidies for low-income households. The following Figure summarizes the centralized waiting list for social housing for the County of Lambton from 2001 to 2005. The data shown are monthly averages. For example, for one-bedroom units in 2001, there was an average of 169 persons on the waiting list in any given month for that year.

As illustrated on the next page, there are far more singles on the social housing waiting list than any other group. As of March 2005, the average number of persons waiting for a one-bedroom unit was 272, an increase of 76 individuals from 2004. Clearly, there is a strong demand for one-bedroom units in Lambton County. Discussions with key informants indicated that while the social housing waiting list is not adding many seniors, they are hearing from community members that there is significant demand for

seniors housing throughout the County.

**Average Annual Monthly Waiting List Summary for
2001, 2002, 2003, 2004 and YTD 2005**



Source: Lambton County, 2005

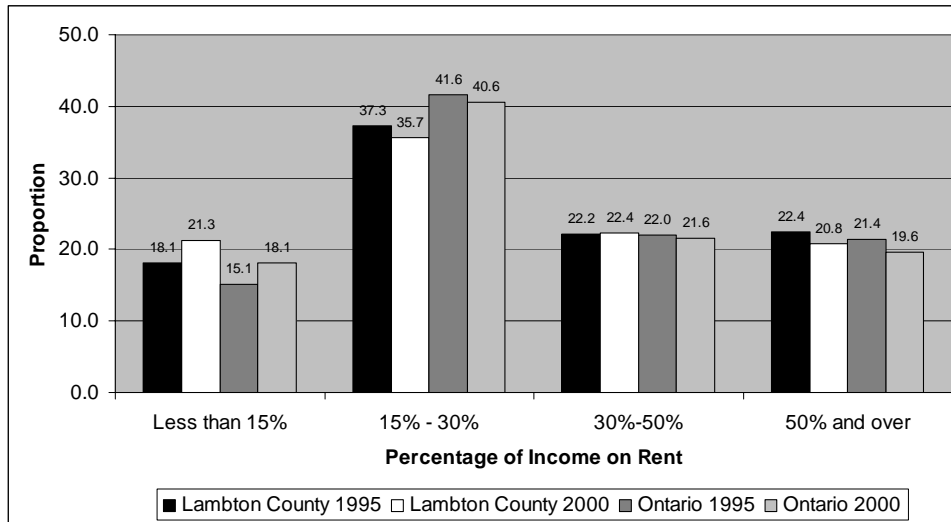
Without some form of assistance, the private rental market will not be able to meet the housing needs of these households even if it is able to create new affordable units.

7. There is a Need to Increase the Supply of Affordable Rental Housing

The number of occupied rental dwellings decreased by 485 dwellings between 1991 and 2001. Despite a number of vacancies within the private rental market, rents continue to increase faster than the incomes of lower income households, especially those on social assistance. This situation is leaving many low and moderate income households with few options in terms of securing adequate and affordable housing.

Over forty percent (43.2%) of renter households in the County are spending more than 30% of their income on rent, including 20.8% that are spending more than 50% of their income on rent. In contrast, 11.3% of owner households in Lambton County are spending more than 30% of their income on housing costs. Overall, the proportion of households spending more than 30% of their income on rent decreased slightly (1.4% for renter households and 0.4% for owner households) in Lambton County from 1995 to 2000, (shown in Table on the next page).

Proportion of Income Spent on Rent in Lambton County and Ontario, 1995 and 2000



Source: Statistics Canada, Special Tabulation 1996, 2001 Census

Note: Rental costs include: annual payment for electricity, annual payment for oil, gas, coal, wood or other fuels, annual payment for water and other municipal services, monthly cash rent

The rental housing affordability analysis (see Table on the next page) shows that there are few options for affordable housing for almost forty percent households. Approximately forty percent of households in Lambton County in 2000 had annual incomes of less than \$20,000 and could only afford to pay up to a maximum of \$500 per month in rent. The average cost of a one-bedroom unit in Lambton County in 2000 was \$497. Therefore, while some households maybe able to find a unit that is affordable, many are likely experiencing affordability difficulties. Two and three-bedroom units would not be affordable to the 40% of households in the County earning less than \$20,000 per annum.

These observations point to the critical need for the expansion of the supply of affordable rental housing to address the current situation in Lambton County. In particular, rental housing for lone-parent families and low income singles is a real priority.

**Comparison of Household Income to Affordable Rents by Unit Size in Lambton County
based on 2000 Sarnia CA Rents**

Household Income (2000)	Proportion Renter Households Lambton County	Affordable Monthly Rent	1 Bedroom (\$497) 2000 Rent in Sarnia CA	2 Bedrooms (\$599) 2000 Rent in Sarnia CA	3 Bedrooms (\$804) 2000 Rent in Sarnia CA
Under \$10,000	14.3	Under \$250	Not Affordable	Not Affordable	Not Affordable
\$10,000 to \$19,999	25.9	\$250 to \$500	Rent is not Affordable to Households Earning under \$19,880	Not Affordable	Not Affordable
\$20,000 to \$29,999	17.7	\$500 to \$750	Affordable	Rent is not Affordable to Households Earning under \$23,960	Not Affordable
\$30,000 to \$39,999	13.8	\$750 to \$1,000	Affordable	Affordable	Rent is not Affordable to Households Earning under \$32,160
\$40,000 to \$49,999	9.9	\$1,000 to \$1,250	Affordable	Affordable	Affordable
\$50,000 and over	18.4	\$1,250 and higher	Affordable	Affordable	Affordable

Source: CMHC Rental Market Report 2000 and 2001 Statistics Canada Custom Tabulations (2000 income) and SHS Calculations

Notes:

- 1) Since CMHC does not collect rental data for Lambton County, the Sarnia CA rental figures were used for this analysis.
- 2) The CMHC 2000 Rents were used because the Statistics Canada Custom tabulation uses 2000 income. As a result, 2000 rents and incomes were used for comparison purposes.

8. Affordability Issues Likely for Some Senior Households

As noted above, the population is aging and the proportion of seniors increased to 15.5% of the population in 2001. Seniors living on a fixed income likely face affordability issues due to rising costs of utilities and maintenance, especially if they are living in older housing stock found throughout Lambton County. The unique needs of seniors should be considered in the future development and expansion of housing supply in Lambton County.

9. Social Assistance Recipients Facing Major Challenges

Shelter allowance levels for recipients are well below market rent levels and have changed little in the past decade, whereas housing costs (especially rent levels) have risen steadily. Accordingly, the capacity of these individuals and households to meet

rising housing costs has declined significantly during this time period. Many of those not in rent-geared-to-income units undoubtedly face severe affordability challenges.

Shelter allowances for OW and ODSP recipients have recently seen an increase of 3%. This is the first increase in over a decade, while the average rent for a one bedroom unit in Lambton County increased by 18.4% between 1996 and 2004.

10. There is a Need to Address Increasing Demand for Emergency Shelter

The County of Lambton has experienced a significant increase in the demand for emergency shelter since 2003. The table below shows an 86% increase in the number of individuals moved from the street into emergency shelter from 2003 to 2004. Using figures from the Inn of the Good Shepherd there was a 79% increase in emergency shelter usage when comparing first quarter figures from 2004 with first quarter figures from 2005. Key informants indicate that this is most likely a result of more individuals becoming aware of the program and people coming from other areas.

Shelter Usage 2003 and 2004

Type of Service	2003	2004
# of Requests	1260	1729
# Moved from street to emergency shelter	178	331
# Moved from emergency shelter to permanent accommodation	33	132
# Assisted to retain their current accommodation	322	524
Other	379	544
Total Served	912	1531

Source: County of Lambton Social Planning 2005

11. There is a Need for More Accessible Units

A total of 100 units in the social housing stock have been modified for physically disabled persons. Given the large proportion of seniors in Lambton County this stock will become inadequate to meet increasing needs over time. Efforts are needed to expand the supply of affordable and accessible housing units throughout the County.

12. There is a Need for More Supportive Housing Units for Special Needs Groups

Key informants indicated that there is a lack of affordable and adequate housing supply for special needs groups. In particular it was emphasized that more supportive housing was required for persons with developmental disabilities, persons with mental illness and youth. In addition, the lack of support services was identified as another key issue in Lambton County.

Of particular concern is the increasing number of individuals with developmental disabilities requiring increased support as their primary care givers begin to age. In addition, a large proportion of persons with developmental disabilities are reaching middle age and starting to experience illnesses associated with aging (i.e. becoming frailer). This results in a need for additional supports and in some cases modified units to address the change in physical health.

The waiting list for persons with mental illness is currently approximately five years. Similar to persons with developmental disabilities, support services required for persons with mental illness are becoming more complex and require significant support services.

The only residential services for youth in Lambton County are the Haven, which provides short-term accommodation for nine youth, and the St. Clair Child and Youth Services home for teen girls, which can accommodate up to 14 girls. Key informants stressed that there is a lack of support services for youth who live independently.

RECOMMENDED STRATEGIES

As noted above, these priority issues form the framework for the development of the recommended strategies. These recommendations are presented in Phase Two of the study, entitled: *Recommended Affordable Housing Strategy for Lambton County*.

The recommendations outlined within this document are summarized below.

More Housing Options Required for Seniors

RECOMMENDATION # 1

That Lambton County work with local municipalities and community agencies providing support services to seniors, to pursue strategies to bring more support services to rural areas to help seniors stay in their traditional communities.

RECOMMENDATION # 2

That Lambton County consider establishing a Working Group on Older Adults' Housing to examine in more depth the appropriateness of some of these housing options for older adults. This Group should include both private and non-profit housing sector representation and should examine both private and non-profit housing options for seniors.

RECOMMENDATION # 3

That Lambton County undertake a review of its property portfolio to determine any potential redevelopment opportunities for seniors housing, especially within higher growth areas.

There is a Need to Expand the Supply of Affordable Housing

RECOMMENDATION # 4

That Lambton County, as Service Manager, enact a Municipal Housing Facilities By-law under Section 210 of the *Municipal Act* that would enable Lambton County and local municipalities to provide incentives to the private sector to create new affordable housing. The by-law would include the definition of affordable housing identified in Recommendation #24 below.

RECOMMENDATION # 5

That, in order to support the development of affordable rental housing in Lambton County, Lambton County and the local municipalities consider providing grants-in-lieu of a property tax reduction to equalize the taxation rate for newly constructed multi-residential rental housing projects which meet the definition of affordable housing.

RECOMMENDATION # 6

That Lambton County and the local municipalities consider providing a grant-in-lieu of residential development charges, planning fees and building permit fees for new affordable housing developments in return for a commitment by the developer to meet specified affordability targets.

RECOMMENDATION # 7

That Lambton County establish an Affordable Housing Reserve Fund to provide incentives to private and community organizations for the creation of affordable housing and for other affordable housing purposes.

RECOMMENDATION # 8

That Lambton County and the local municipalities consider providing grants and/or forgivable loans to the private sector and community organizations, in order to support the development of affordable rental housing, including transitional and supportive housing.

RECOMMENDATION # 9

That Lambton County consider making an annual contribution to the Affordable Housing Reserve Fund to ensure that ongoing funds are available to address identified housing needs.

RECOMMENDATION # 10

That Lambton County work with the local municipalities, federal and provincial governments to create a comprehensive inventory of surplus government lands and identify which sites may be suitable for affordable housing purposes.

RECOMMENDATION # 11

That Lambton County and the local municipalities consider establishing a “housing first” policy for surplus municipal lands. Specifically, that the first priority in the

decision making process respecting surplus or potentially surplus municipal real property be affordable housing development and that the surplus property be made available for affordable housing purposes at a reduced cost.

RECOMMENDATION # 12

That Lambton County foster closer links with local school boards and federal and provincial agencies so that when their properties become surplus, they are considered for affordable housing purposes.

RECOMMENDATION # 13

That Lambton County, in conjunction with the local municipalities, undertake a public education campaign to help inform and educate the public about the need for affordable rental housing facing the community and emphasize the importance of working together with the County, local municipalities, local agencies, private and non-profit developers and all other stakeholders to help facilitate its provision.

RECOMMENDATION # 14

That the local municipalities of Lambton County consider utilizing alternative development standards on a case-by-case basis for residential developments that provided new affordable housing.

RECOMMENDATION # 15

That Lambton County request that CMHC hold a *Strategies for Gaining Community Acceptance* workshop to provide private and not-for-profit housing developers with strategies for gaining community acceptance of their proposed projects.

RECOMMENDATION # 16

That Lambton County urge the federal government to change the tax system to:

- allow rental investors to defer capital gains tax and recaptured depreciation upon the sale of a rental project if the proceeds are reinvested in new rental housing;
- increase the rate for capital cost allowance on new rental housing from 4 per cent to 5 per cent;
- allow rental housing investors to deduct soft costs rather than capitalize them;
- eliminate its capital taxes on rental properties;
- allow small landlords to qualify as small businesses for the purposes of obtaining the small business corporate rate;
- allow all investors in rental housing to use CCA losses in determining income for tax purposes --- not just principal business corporations; undertake a comprehensive review of the ways in which federal policies act to restrict competition in the area of housing financing.

RECOMMENDATION # 17

That Lambton County urge the provincial government to:

- Eliminate its capital taxes on rental properties;

- Continue bilateral discussions with the federal government on more flexible financing terms for rental development

RECOMMENDATION # 18

That Lambton County, as Service Manager, remain informed of Bill C-48 and undertake the necessary steps required to participate in the new program and work with proponents to put forward proposals under this program.

RECOMMENDATION # 19

That Lambton County, as Service Manager, indicate its interest in participating in the Canada-Ontario Affordable Housing Program by October 31, 2005 and consider requesting additional funding allocations under the program. The County should place a major emphasis on proposals providing affordable housing for low and moderate income singles

RECOMMENDATION # 20

That Lambton County in consultation with the City of Sarnia work closely with CMHC to ensure available RRAP funds are fully utilized to help expand the supply of affordable rental housing and improve the existing condition of rental housing

RECOMMENDATION # 21

That Lambton County, as Service Manager, pursue all available rent supplement and housing allowance funding from the Province and consider placing available rent supplement units in new affordable rental housing developments in order to enable the expansion of the supply of subsidized housing in areas where it is most needed

RECOMMENDATION # 22

That Lambton County encourage all local municipalities to permit accessory apartments in all residential zones as-of-right, subject to appropriate standards of health and safety.

RECOMMENDATION # 23

That Lambton County examine the feasibility of establishing an affordable homeownership program similar to the recent Region of Waterloo model.

RECOMMENDATION # 24

That Lambton County invite CMHC to conduct its Homeownership Education and Training Program in convenient locations within the County.

Greater Diversity is Needed in New Housing Supply

RECOMMENDATION # 25

That Lambton County and local municipalities adopt the following definition of affordable housing:

In the case of ownership housing, the least expensive of:

Housing for which the purchase price results in annual accommodation costs which do not exceed 30% of gross household income for low and moderate income households; or,

Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area.

In the case of rental housing, the least expensive of:

A unit for which rent does not exceed 30% of gross annual household income for low and moderate income households; or,

A unit for which the rent is at or below the average market rent of a unit in the regional market area.

Low and moderate income households mean:

In the case of ownership housing, households with incomes in the lowest 60% of the income distribution for the regional market area.

In the case of rental housing, households with incomes in the lowest 60% of the income distribution for renter households for the regional market area.

RECOMMENDATION # 26

That Lambton County adopt the following targets for new housing supply in accordance with the proposed Provincial Policy Statement on Housing:

Unit Type:	70% low density, 30% medium and high density
Tenure:	70% ownership housing, 30% rental housing
Affordability:	30% of all new supply meet the County definition of affordable housing

There is a Need to Address the Increased Demand for Emergency and Transitional Housing in Lambton County

RECOMMENDATION # 27

That Lambton County advocate for the Homelessness Secretariat to expand its Supporting Community Partnership Initiatives (SCPI) guidelines to include rural communities and allocate SCPI funds under the to Lambton County.

RECOMMENDATION # 28

That Lambton County pursue funding allocations under the Provincial Homelessness Initiatives Fund, the Off the Street, Into Shelter Fund (OSIS) Program and the

Redirection of Emergency Hostel Funding Initiative in order to help homeless individuals find shelter, especially in severe weather conditions.

The Lack of Supportive Housing Needs to be Addressed

RECOMMENDATION # 29

That Lambton County lend its support to community agencies interested in pursuing additional funding from the Provincial Ministries of Health and Long Term care and Community and Social Services to address the identified needs for special needs housing outlined in the demand and supply analysis

RECOMMENDATION # 30

That Lambton County and local municipalities review their existing group home land use policies and zoning bylaw provisions with a view towards reducing barriers imposed by distancing requirements and other such regulations.

RECOMMENDATION # 31

That Lambton County, as Service Manager, encourage local housing providers to consider universal design principles when undertaking a major renovation in the social housing portfolio.

RECOMMENDATION # 32

That Lambton County, in association with local accessibility committees, prepare educational and promotional material which identifies the principles of universal design and which could be used by the development industry in meeting universal design principles in the design of new residential units.

RECOMMENDATION # 33

That Lambton County consider establishing a Working Group on Youth Housing to examine in more depth the range of housing options for youth at risk. This group should include both private and non-profit housing agencies

There is a Need to Improve the Condition of the Housing Stock

RECOMMENDATION # 34

That, as part of its public education campaign, Lambton County, in consultation with the City of Sarnia, informs residents and local builders of the federal funding programs available to renovate and repair older, existing residential.

RECOMMENDATION # 35

That Lambton County encourage local municipalities to adopt measures to discourage demolition and conversion of affordable rental units, consistent with any new Provincial policy on the matter.

RECOMMENDATION # 36

That Lambton County, as part of its annual housing report, review the impact of applications for demolition and conversion of affordable rental housing on the supply of affordable housing.

Strategies are Needed to Cope with the Economic Diversity within the County

RECOMMENDATION # 37

That Lambton County lend its support to local social and economic development organizations that help develop initiatives to improve income and wages of Lambton County residents

Implementing the Housing Strategy

A wide range of strategies has been identified in this report. Given its role in both administering existing affordable housing and in contributing to meeting identified needs across the area, the Housing Services Department should play the lead role in co-ordinating the range of activities recommended in this report.

RECOMMENDATION # 38

That the Housing Services Department co-ordinate the implementation of the recommendations outlined in the *Housing Analysis and Recommended Strategies*.

Cost, Risk and Benefit Analysis

The *Recommended Affordable Housing Strategy for Lambton County* identifies the potential timelines, costs, risks and benefits for Lambton County in implementing the recommendations. As well, approaches through which Lambton County can mitigate the costs and the links with other relevant policies and stakeholders are outlined in this document.

Monitoring the Housing Strategy

A key tool to measure the success of Lambton County's Affordable Housing Strategy is to develop an annual residential monitoring report/system that tracks its performance in meeting the identified goals and objectives. This monitoring report should incorporate readily-available measurement tools and techniques that can be updated on a regular basis to provide a full picture of progress being made toward meeting goals and objectives. It is intended that the report will be produced annually.

Many municipalities have developed an annual "report card" monitoring system incorporating a range of data measuring performance in meeting identified housing needs. These data combine external sources such as CMHC and Statistics Canada with internal data sources available from the municipality and other local data available from local real estate boards, housing providers, housing registries and service agencies. It should be noted, however, that some data sources such as Statistics Canada data are not updated annually.

The *Recommended Affordable Housing Strategy for Lambton County* identifies key indicators necessary for an effective housing monitoring system.